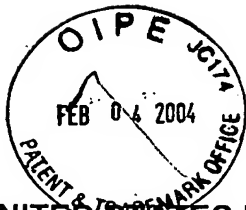


Docket No.: 3350-106C  
File No. 1158.41557CX3  
Client No.: Kight + Ebill<sup>LC</sup>



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of  
KIGHT, et al.

: Art Unit: 3624

Serial No: 10/608,414

: Examiner: TBD

Filed: June 30, 2003

For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
<b>TOTAL FEE DUE</b>					<b>\$0</b>

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

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SWC/slk

Docket No. 3350-106C  
File No. 1158.41557CX3  
Client No. Kight + EBIII-C



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

KIGHT et al

Serial No. 10/608,414

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For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

:  
:  
: Group Art Unit: 3624  
: Examiner: TBD  
:

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-106C  
File No. 1158.41557CX3  
Client No. Kight + EBill-C

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX3) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106C 1158.41557CX3	SERIAL NO. 10/608,414
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE June 30, 2003	GROUP 3624

**U.S. PATENT DOCUMENTS**

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	AA	4,745,559	5-17-88	Willis, et al.		
	AB	5,483,445	1-9-96	Pickering		
	AC	5,930,759	7-27-99	Moore, et al.		
	AD	5,873,072	2-16-99	Kight, et al.		
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	AF	5,794,221	8-11-98	Egendorf		
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						Yes	No
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	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
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	AY	Rovert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO.	SERIAL NO.
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**U.S. PATENT DOCUMENTS**

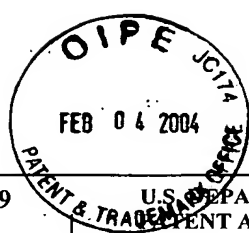
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,496,991	3-5-96	Delfer, III, et al.		
	AB	5,265,008	11-23-93	Benton, et al.		
	AC	5,121,945	6-16-92	Thomson, et al.		
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	AB	6,070,150	5-30-00	Remington, et al.		
	AC	4,799,156	1-17-89	Shavit, et al.		
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